



2012 YEAR IN REVIEW

ALABAMA - ARKANSAS - ILLINOIS - KENTUCKY - LOUISIANA - MISSISSIPPI - MISSOURI - TENNESSEE



Creating Jobs Building Communities Improving Lives



ABOUT THE DELTA REGIONAL AUTHORITY

An independent federal agency created by Congress in the "Delta Regional Authority Act of 2000," the DRA serves 252 counties and parishes in eight states. The direction provided by the Act was simple: DRA would serve as a federal-state partnership, work with its local development districts, and utilize market-proven processes to grow economic outcomes and enhance the quality of life for the people in its region. To meet those ends, Congress makes an annual appropriation to DRA to fund economic development investments and internal operations.

ABOUT THIS PUBLICATION

During 2012, the Delta Regional Authority took on projects and policy initiatives that were both groundbreaking and record-setting. Under the leadership of Federal Co-Chairman Chris Masingill and State's Co-Chairman, Governor Jay Nixon, the Authority looks back on the year of 2012 through its four core areas: Policy Initiatives, Projects, Communications, and Administration. Included in this publication are highlights from the past year of DRA's initiatives and investments throughout the Delta

// DRA LEADERSHIP





Chris Masingill Federal Co-Chairman



Mike Marshall Alt. Federal Co-Chairman



Governor Jay Nixon, State Co-Chairman, Missouri



Governor Robert Bentley, Alabama



Governor Mike Beebe, Arkansas



Governor Pat Quinn, Illinois



Governor Steve Beshear, Kentucky



Governor Bobby Jindal, Louisiana



Governor Phil Bryant, Mississippi

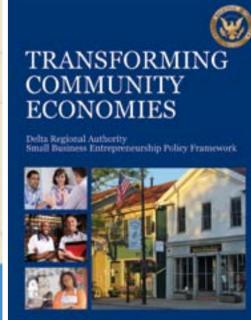


Governor Bill Haslam, Tennessee





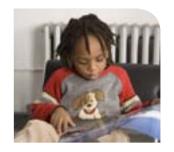












SAVE THE CHILDREN

Save the Children's partnership with the Delta Regional Authority has brought professional development opportunities to 52 of Save the Children's school-based literacy programs in the Delta region's rural areas of Alabama, Arkansas, Louisiana, Mississippi, and Tennessee; Save the Children is currently developing the program in Missouri. The partnership, announced in September 2012, targets Delta youth to improve literacy and educational achievement. The total commitment of \$780,000 will provide high-level skills training to 180 program employees and at least 180 teachers, books and computers to 30 Save the Children programs, and quality after-school programming for impoverished families at no charge. Save the Children is a leading independent organization creating lasting change for children by providing high-quality supplemental literacy, nutrition, and physical activity programming to children ages 12 and younger in areas of persistent, rural poverty.









JOBS FOR AMERICA'S GRADUATES

Jobs for America's Graduates, Inc. is the nation's largest and, arguably, the most successful school-to-work system for at-risk and disadvantaged youth. JAG focuses on keeping students in school through graduation, equipping them with the academic and technical skills necessary to improve their employability, which is parallel to DRA's commitment to invest in strategies that boost employment and educational success. In February 2012, DRA and JAG annouced an innovative new partnership aimed at strengthening the pipeline of skilled students and workers across the Mississippi River Delta region. DRA joined Deleware Governor Jack Markell to announce the \$350,000 investment that will help provide training assistance to students at risk of dropping out of high school. The ongoing DRA-JAG partnership is supporting the opening of 10 new JAG programs at schools in the DRA service area and the JAG National Organization. The JAG program's proven track record among the most disadvantaged students has boosted employment among the poorest African-American youth in single-family households by 88 percent and the poorest Hispanic youth from single-parent households by 100 percent.









DELTA LEADERSHIP INSTITUTE

The most important ingredient of successful community growth is leadership. Delta communities often lack the civic infrastructure, organizations, and knowledge base necessary for sustained economic growth and these areas are often marked by a lack of investment in leadership development and strategic planning. With no leadership, vision, or plans for growth, these communities will continue to struggle. The Delta Regional Authority's Delta Leadership Institute is designed to improve the decisions made by leaders across the region by broadening their understanding of regional issues, thus creating a corps of leaders with a regional and national perspective. The motivation for the creation of this Executive Academy and the Delta Leadership Network under the Delta Leadership umbrella was, in fact, to train an "army" of well-informed community leaders who understand not only their community's issues but also the Region's issues. The Delta Leadership Network is a body of alumni who have successfully completed the year-long DLI Executive Academy program and continue to work together to foster and strengthen crosscultural, inter-governmental bonds in the Region.









INNOVATIVE READINESS TRAINING

The Authority is proud to be part of such a worthwhile project that benefits the Delta region, its people, and its economy. When people are sick, they cannot do their job, be with their families, and support their communities. It is our hope that by getting that tooth pulled, giving someone new glasses, diagnosing high blood pressure while identifying stress and poor diet as the causes, and providing the medicine and advice needed for Delta residents to better their health, we may positively affect our patients, their environment, and the Region. Having the chance to improve the lives of 24,000 Delta residents over the last four years is one measurement that shows how impactful the partnership between the Department of Defense's Innovative Readiness Training program and the Delta Regional Authority has become. For the most recent training event, "Operation Alabama Blackbelt" saw 250 military doctors, nurses, and other professionals in just two weeks providing health services to 17,000 patients in Hayneville, AL, Selma, AL, Demopolis, AL, and the surrounding areas. The health professionals provide general medical care as well as dentistry and eye care, two demanding health care needs throughout the region.









RURAL HEALTH IT LOAN FUND

This DRA partnership with the American Health Information Management Association and the HHS Office of Minority Health will spur the transition to electronic health records in the Delta region. The project seeks to encourage healthcare providers who are eligible for meaningful use incentives (for physicians and dentists) in underserved communities to successfully adopt and utilize a Health IT system as defined by federal law. The DRA is offering interest-free loans of up to \$7500 to small healthcare provider offices (HPOs) throughout the Delta region to be used to install and adopt an Electronic Health Record system. Participating providers are eligible to participate in a free training

module offered by AHIMA. Providers practicing in a Medically Underserved Area (MUA) or Health Provider Shortage Area (HRSA) designated by HRSA within the DRA region are encouraged to apply.

HEALTHY WORKFORCE CHALLENGE

In partnership with HRSA's Delta State Rural Development Network Grant Program, the DRA is investing \$100,000 - \$250,000 in projects for one-time supplemental funding to conduct a Healthy Workforce Challenge pilot program. The Healthy Workforce Challenge projects must involve the development of pilot programs that work with local business and industry to incentivize healthy living through behavioral changes in the workplace.







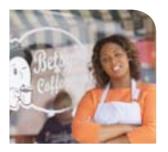


RURAL JOBS AND INNOVATION ACCELERATOR CHALLENGE

In 2012, this inter-agency funding opportunity was designed to provide regions with the

resources to plan and implement coordinated, flexible, regionally-customized activities capable of helping rural regions capitalize on the benefits of regional innovation clusters. The challenge came with two objectives: to accelerate rural distressed communities' ability to create jobs and strengthen their regional economies; and to help rural communities identify local assets and connect to regional opportunities and self-identified clusters that demonstrate high-growth potential. Two projects were awarded DRA investments of \$250,000 each. The first is "Accelerating Jobs and Innovation through Community and Economic Development" through Mississippi State University. This project leverages \$815,000 in other public investment and \$30 million in private investment while helping to create and retain 500 jobs in three separate economic clusters (automotive, furniture, and agri-business). The second project receiving funding is the "I-20 Corridor Regional Business Accelerator", through Winrock International and Louisiana Tech University. This project leverages \$714,134 in other public investment and \$600,000 in private investment while helping to establish 12 new businesses, creating, at a minimum, 36 jobs in the following cluster areas: information technology, energy, green technology, and biosciences.









SMALL BUSINESS AND
ENTREPRENEURSHIP IN THE DELTA

A key component of a strong Delta economy is the presence of small businesses and entrepreneurs. DRA is committed to investing in the kind of supportive environment entrepreneurs need to start and grow their businesses. Over the past two years, DRA has invested \$1.95 million in 12 projects focused on increasing resources and support for small businesses and entrepreneurs through the States' Economic Development Assistance Program and continues to explore new opportunities to fund small business and entrepreneurship projects.

DRA's commitment to supporting small businesses and entrepreneurship can be seen in many ways:

- ✓ Operation Jumpstart
- ✓ Access the Delta Workshops: Enhancing Small Businesses and Entrepreneurship
- √ 2012 Jobs and Small Business Research Bulletin
- ✓ Small Business and Entrepreneurship Policy Framework
- ✓ Idea Village New Orleans, LA
- ✓ EDIE's Village El Dorado, AR
- ✓ OzSBI IDEA Center West Plains, MO







STATES' ECONOMIC DEVELOPMENT ASSISTANCE PROGRAM (SEDAP)

DRA's investment program, known as the States' Economic Development Assistance Program (SEDAP), is currently focused on project development and management. Following the Chairman's example, staff members now play a more active role in developing funded projects, building relationships, and connecting applicants and project developers to other funding sources thereby helping to complete needed projects. This approach is more holistic in nature and allows the Authority to be responsive to fluid economic development opportunities. SEDAP is now providing flexible funding solutions for the region. Governors' project recommendations, which are in line with Chairman Masingill's and the President's priorities, demonstrate the Authority's continued emphasis of the four funding priority areas:

Basic Public Infrastructure - Transportation Infrastructure - Business Development - Workforce Development









2012 ALABAMA BENEFITS FROM DRA

✓ Total DRA projects: 4

✓ DRA Investment: \$1,013,555

✓ Other Public Investment: \$7,454,000

✓ Overall Total Investment: \$8,467,555

✓ Leverage Ratio: 7.35

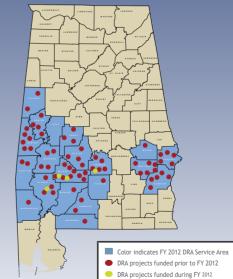
✓ Projected Jobs Created: 680

"Nothing is more important to me than creating jobs for the people of Alabama. Our partnership with the Delta Regional Authority supports that goal. In 2012, the DRA helped with infrastructure development and land purchases for projects that are bringing hundreds of new jobs to people who need them. The DRA also worked with us to provide medical and dental assistance and other services that are making a positive difference in our communities." — Alabama Governor Robert Bentley





DRA Projects in Alabama



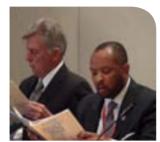
Cumulative Alabama benefits from DRA

The numbers below are for FY 2002 through 2012.

| Total DRA projects | 70 |
|--|---------------|
| DRA Investment | \$ 11,015,994 |
| Other Public Investment | \$ 22,958,114 |
| Other Private Investment | \$12,000,000 |
| Overall Total Investment | \$ 45,974,108 |
| Leverage Ratio | 3.17 |
| Jobs Created | 953 |
| Jobs Retained | 1,671 |
| Individuals Trained for Jobs | 14 |
| Families Affected | 3,262 |
| Projected Jobs Created | 1,793 |
| Projected Jobs Retained | 0 |
| Projected Individuals Trained for Jobs | 0 |
| Projected Families Affected | 423 |









2012 ARKANSAS BENEFITS FROM DRA

✓ Total DRA projects: 9

✓ DRA Investment: \$1,336,720

✓ Other Public Investment: \$2,680,965

✓ Other Private Investment: \$82,500

✓ Overall Total Investment: \$4,100,185

✓ Leverage Ratio: 2.1

✓ Projected Jobs Created: 169

✓ Projected Jobs Retained: 98

✓ Projected Individuals Trained for Jobs: 320

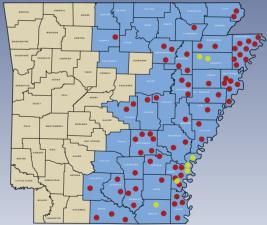
"The Delta Regional Authority continues its vital efforts to lead in job creation and job training in an area where they are needed most. The DRA's ability to leverage government funding with private dollars is often the most successful formula for building important infrastructure. The continued investments by the DRA mean a great deal for the future viability of the Arkansas Delta and other communities beyond our borders." - Arkansas Governor Mike Beebe







DRA Projects in Arkansas



- Color indicates FY 2012 DRA Service Area DRA projects funded prior to FY 2012
- DRA projects funded during FY 2012

The numbers below are for FY 2002 through 2012.

| Total DRA projects | 84 |
|--|----------------|
| DRA Investment | \$ 17,497,914 |
| Other Public Investment | \$ 105,045,293 |
| Other Private Investment | \$ 313,344,500 |
| Overall Total Investment | \$ 435,887,707 |
| Leverage Ratio | 23.9 |
| Jobs Created | 1,450 |
| Jobs Retained | 306 |
| ndividuals Trained for Jobs | 1,827 |
| Families Affected | 4,264 |
| Projected Jobs Created | 1,035 |
| Projected Jobs Retained | 758 |
| Projected Individuals Trained for Jobs | 989 |
| Projected Families Affected | 1,982 |









2012 ILLINOIS BENEFITS FROM DRA

✓ Total DRA projects: 12 ✓ DRA Investment: \$810.579

✓ Other Public Investment: \$3,070,992

✓ Other Private Investment: \$4,000,000

✓ Overall Total Investment: \$7,881,571

✓ Leverage Ratio: 8.7

✓ Projected Jobs Created: 112

✓ Projected Jobs Retained: 140

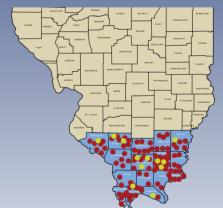
"These major infrastructure investments in Southern Illinois will create jobs and drive economic growth while improving the quality of life for local residents." - Illinois Governor Pat Quinn.







DRA Projects in Illinois



Color indicates FY 2012 DRA Service Area DRA projects funded prior to FY 2012

DRA projects funded during FY 2012

The numbers below are for FY 2002 through 2012.

| Total DRA projects | 107 |
|--|---------------|
| DRA Investment | \$ 8,587,657 |
| Other Public Investment | \$ 54,359,628 |
| Other Private Investment | \$ 33,351,746 |
| Overall Total Investment | \$ 96,299,031 |
| Leverage Ratio | 10.2 |
| Jobs Created | 749 |
| Jobs Retained | 1,637 |
| Individuals Trained for Jobs | 1,333 |
| Families Affected | 3,099 |
| Projected Jobs Created | 505 |
| Projected Jobs Retained | 1,382 |
| Projected Individuals Trained for Jobs | 6,915 |
| Projected Families Affected | 424 |









2012 KENTUCKY BENEFITS FROM DRA

✓ Total DRA projects: 5

✓ DRA Investment: \$850.170

✓ Other Public Investment: \$167.551

 \checkmark Other Private Investment: \$150,000

✓ Overall Total Investment: \$1,167,721

√ Leverage Ratio: 0.4

✓ Projected Jobs Retained: 3

✓ Projected Families Affected: 300

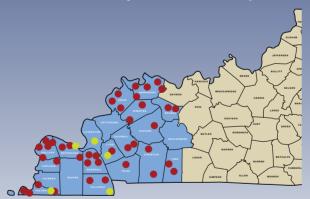
"The Delta Regional Authority has been a tremendous partner with Kentucky throughout the past year; providing drought assistance, supporting the development of medical facilities, boosting business expansion and allowing barge traffic into our ports. In the upcoming year, we look forward to continuing our work with the DRA to enhance the quality of life in Kentucky and throughout the region." - Kentucky Governor Steve Beshear











Color indicates FY 2012 DRA Service Area DRA projects funded prior to FY 2012 DRA projects funded during FY 2012

Cumulative Kentucky benefits from DRA The numbers below are for FY 2002 through 2012.

| • | |
|--|----------------|
| Total DRA projects | 45 |
| DRA Investment | \$ 8,973,272 |
| Other Public Investment | \$ 82,556,879 |
| Other Private Investment | \$ 125,550,000 |
| Overall Total Investment | \$ 217,080,151 |
| Leverage Ratio | 23.2 |
| Jobs Created | 985 |
| Jobs Retained | 966 |
| Individuals Trained for Jobs | 0 |
| Families Affected | 26 |
| Projected Jobs Created | 317 |
| Projected Jobs Retained | 353 |
| Projected Individuals Trained for Jobs | 0 |
| Projected Families Affected | 296 |









2012 LOUISIANA BENEFITS FROM DRA

✓ Total DRA projects: 14

✓ DRA Investment: \$1,734,438

✓ Other Public Investment: \$10.945.631

✓ Other Private Investment: \$207,000,000

✓ Overall Total Investment: \$219,680,069

✓ Leverage Ratio: 125.7

✓ Projected Jobs Created: 451

✓ Projected Jobs Retained: 320

✓ Projected Individuals Trained for Jobs: 30

✓ Projected Families Affected: 7,481

"The parishes and municipalities in our state are tasked with tackling a wide array of obstacles, and the Delta Regional Authority plays a pivotal role in helping these entities by providing a funding source that they otherwise would not have. This critical support will provide many with the means to make worthwhile improvements. It is vital we continue building upon this important partnership to strengthen Louisiana. We cannot afford to wait for economic recovery to find its way to us...we have to go out together and make it happen."

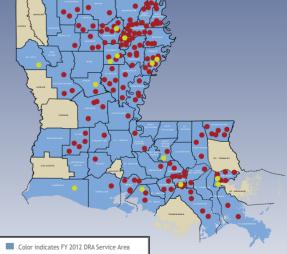
- Congressman Rodney Alexander (LA-05)







DRA Projects in Louisiana



Cumulative Louisiana benefits from DRA

The numbers below are for FY 2002 through 2012.

| Total DRA projects | 156 |
|--|----------------|
| DRA Investment | \$ 19,916,998 |
| Other Public Investment | \$ 91,837,834 |
| Other Private Investment | \$ 592,400,000 |
| Overall Total Investment | \$ 704,154,832 |
| Leverage Ratio | 34.4 |
| Jobs Created | 1,623 |
| Jobs Retained | 1,282 |
| Individuals Trained for Jobs | 27 |
| Families Affected | 7,039 |
| Projected Jobs Created | 5,107 |
| Projected Jobs Retained | 1,558 |
| Projected Individuals Trained for Jobs | 107 |
| Projected Families Affected | 17,476 |









2012 MISSISSIPPI BENEFITS FROM DRA

✓ Total DRA projects: 8

✓ DRA Investment: \$1,467,055

✓ Other Public Investment: \$3,105,516

✓ Other Private Investment: \$1,641,000

✓ Overall Total Investment: \$6,213,571

✓ Leverage Ratio: 3.2

✓ Projected Jobs Created: 221

✓ Projected Jobs Retained: 216

✓ Projected Individuals Trained for Jobs: 511

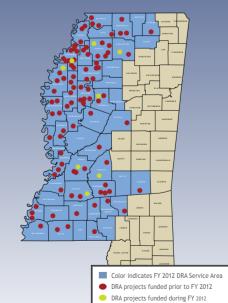
✓ Projected Families Affected: 300

"As Mississippi continues to grow its economy and enhance quality of life for its residents, we are appreciative of the hard work of the Delta Regional Authority and their dedication to improving the unique, vital Delta area, both in Mississippi and throughout the region." - Mississippi Governor Phil Bryant





DRA Projects in Mississippi



Cumulative Mississippi benefits from DRA The numbers below are for FY 2002 through 2012.

| Total DRA projects | 98 |
|--|----------------|
| DRA Investment | \$ 15,055,343 |
| Other Public Investment | \$ 75,692,366 |
| Other Private Investment | \$ 168,691,822 |
| Overall Total Investment | \$ 259,439,531 |
| Leverage Ratio | 16.2 |
| Jobs Created | 569 |
| Jobs Retained | 262 |
| Individuals Trained for Jobs | 105 |
| Families Affected | 2,471 |
| Projected Jobs Created | 1,213 |
| Projected Jobs Retained | 1,050 |
| Projected Individuals Trained for Jobs | 727 |
| Projected Families Affected | 5,725 |
| Digital Literacy | 13,000 |









MISSOURI

✓ Total DRA projects: 5

/ DRA Investment: \$1,093,874

Other Public Investment: \$2,668,475

Overall Total Investment: \$3,762,349

✓ Leverage Ratio: 2.4

✓ Projected Jobs Created: 16

✓ Projected Jobs Retained: 82

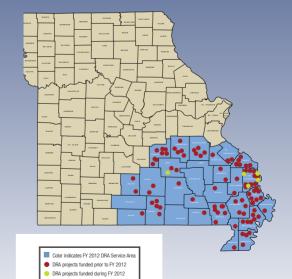
"The Delta Regional Authority is a great example of what's possible when federal, state and local governments work together to help businesses and communities succeed," said Missouri Governor Jay Nixon. "Here in Missouri, the Delta Regional Authority has helped us to rebuild infrastructure in communities impacted by flooding, invest in workforce training programs at our colleges and universities, and create jobs and opportunities through local small business incubators. As Missouri continues to move forward, the Delta Regional Authority will play an important role in continuing our economic growth."







DRA Projects in Missouri



Cumulative Missouri benefits from DRA The numbers below are for FY 2002 through 2012.

| Total DRA projects | 96 |
|--|----------------|
| DRA Investment | \$ 12,622,283 |
| Other Public Investment | \$ 49,744,922 |
| Other Private Investment | \$ 213,511,030 |
| Overall Total Investment | \$ 275,878,235 |
| Leverage Ratio | 20.9 |
| Jobs Created | 1,158 |
| Jobs Retained | 1,443 |
| Individuals Trained for Jobs | 386 |
| Families Affected | 1,084 |
| Projected Jobs Created | 326 |
| Projected Jobs Retained | 3,672 |
| Projected Individuals Trained for Jobs | 432 |
| Projected Families Affected | 912 |









TENNESSEE

✓ Total DRA projects: 6

✓ DRA Investment: \$1,030,200

Other Public Investment: \$483,818

✓ Other Private Investment: \$905,000

✓ Overall Total Investment: \$2,419,018

✓ Leverage Ratio: 1.3

Projected Jobs Created: 454

Projected Jobs Retained: 10

✓ Projected Individuals Trained for Jobs: 2,550

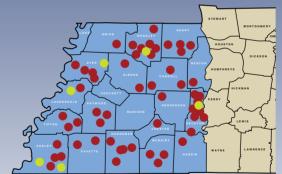
Projected Families Affected: 18

"The Delta Regional Authority is instrumental in helping our community and region grow economically," said Congressman Steve Cohen (TN-09). "Through strategic investments, Memphis and Shelby County have reaped numerous benefits in economic growth, transportation and infrastructure development, education and clean technology. The Delta Regional Authority is a vital part of improving the quality of life for our families in the Delta."





DRA Projects in Tennessee



Color indicates FY 2012 DRA Service Area DRA projects funded prior to FY 2012 DRA projects funded during FY 2012

Cumulative Tennessee benefits from DRA

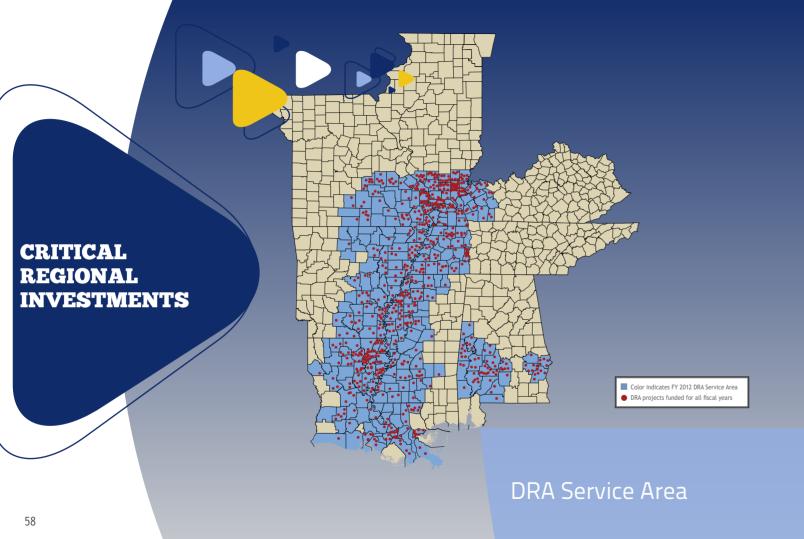
The numbers below are for FY 2002 through 2012.

| Total DRA projects | 62 |
|--|----------------|
| DRA Investment | \$ 14,350,119 |
| Other Public Investment | \$ 157,870,005 |
| Other Private Investment | \$ 287,295,000 |
| Overall Total Investment | \$ 459,515,124 |
| Leverage Ratio | 31.0 |
| Jobs Created | 1,764 |
| Jobs Retained | 11 |
| Individuals Trained for Jobs | 53 |
| Families Affected | 4,252 |
| Projected Jobs Created | 3,309 |
| Projected Jobs Retained | 1,230 |
| Projected Individuals Trained for Jobs | 2,580 |
| Projected Families Affected | 7,998 |



PAUL LOWRY ROAD EXPANSION

Currently, the Critical Development Frank C. Pidgeon Industrial Park project, hosted by the State of Tennessee, was issued a Notice to Proceed on January 3, 2012, for major improvements to roadway access for the park. Electrolux, a home products business, has committed to creating approximately 1,240 jobs for residents across six counties in Tennessee, Arkansas, and Mississippi. The industrial park is also home to Nucor Steel and Canadian National Railroad. A DRA investment of \$3,000,000 sponsored demolition, removal, construction and relocation of a drainage ditch to widen an existing roadway providing increased access and safety for the industrial park. With the current unemployment rate of the surrounding region at 10 percent, the location of this major industrial park along with its supplier networks will have a substantial impact on all three states. At present, an electric distribution line, streetlights, fire hydrants, and water services have been put in place and the project is making progress toward a scheduled completion in December 2014.



Cumulative regional benefits from DRA The numbers below are for FY 2002 through 2012.

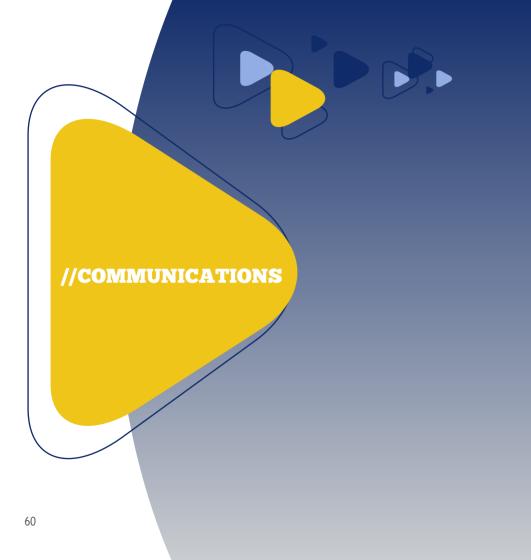
| Total DRA projects | 718 |
|--|------------------|
| DRA Investment | \$ 108,019,579 |
| Other Public Investment | \$ 640,065,041 |
| Other Private Investment | \$ 1,746,144,098 |
| Overall Total Investment | \$ 2,494,228,718 |
| Leverage Ratio | 22.09 |
| Jobs Created | 9,251 |
| Jobs Retained | 7,578 |
| Individuals Trained for Jobs | 3,745 |
| Families Affected | 25,497 |
| Projected Jobs Created | 13,605 |
| Projected Jobs Retained | 9,987 |
| Projected Individuals Trained for Jobs | 11,750 |
| Projected Families Affected | 35,236 |
| Digital Literacy | 13,000 |
| | |













Press

- ✓ Conference Call with Reporters: -Rural Jobs Accelerator Challenge -Today's Delta
- √ Funding Announcements: Save the Children - JAG - Operation Jumpstart - Harrisburg, IL Emergency Funding - EDIE's Village, and more
- ✓ Operation "Alabama Black Belt" Kickoff Press Conference
- ✓ Road Shows: Rural Jobs Accelerator Challenge Small Business Report Release

Web site and Social Media Public Engagement

- √ Full integration of funding portal with www.dra.gov
- ✓ Increased Facebook utilization and outreach
- ✓ Welcome to Twitter! @ DeltaRegional
- Integration of DLI and DLN websites to www.dra.gov
- ✓ Monthly DRA Round-up reaches 7,500 stakeholders
- ✓ Enhanced functionality and services for www.dra.gov

- ✓ White House Rural Council: Ensuring Capacity Workshops Health IT Jobs Forum
- ✓ Regional Meeting on 2012 Drought
- ✓ Access the Delta Workshops
- ✓ White House Business Council: Rural Economic Forum
- ✓ Senate Small Business Committee Regional Hearing, Louisiana
- √ 8-state Broadband Summit



In 2012, the Delta Regional Authority counted several administrative accomplishments that resulted in positive financial impacts for the agency. They include:

- ✓ Negotiating a lower rent for the DRA office in Washington, DC,
- ✓ Negotiating a rent freeze for the DRA office in Clarksdale, MS,
- ✓ Increasing labor efficiency and effectiveness by replacing full time staff with contractual staff,
- ✓ Reconstructing the DRA Employee Handbook,
- ✓ Receiving a 10th consecutive unqualified independent financial audit, and
- ✓ Increasing emphasis on internal controls yielded

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// ADMINISTRATION

